

BEWARE OF “Junkyard” ID Theft

consumer *brief*

To some crafty criminals, those wrecked and abandoned vehicles rusting in auto salvage lots are anything but junk. They're treasure troves of discarded documents that can be used to steal your identity. New Jersey's junkyards and salvage "pick and pull" lots, which allow the public to enter and harvest used parts, have become fertile hunting grounds for identity thieves. For the small price of admission, they can roam the lots picking through vehicles in search of documents containing sensitive information they can use to steal your identity.

WHAT IS IDENTITY THEFT?

Identity theft is the misuse of someone's personal and financial information by a criminal who steals money from the victim's accounts or takes out loans in the victim's name, leaving the victim in debt. Listed below are some items that might mistakenly be left behind in a vehicle.

- Mail – Utility bills, medical, credit card and bank statements, even the envelopes they come in, contain personal information that can help thieves build a profile to steal your identity.
- Employment Documents – Time slips, vacation requests, paystubs and other work-related documents often contain your Social Security number and signature – two key elements in stealing your identity.
- Old Credit Cards – Contain your name, credit card numbers, and expiration dates that can be used to open more credit cards in your name.
- Speeding Tickets – Contain your driver's license number, address, date of birth, and personal appearance information like hair and eye color - vital data to an identity thief.

HOW DO IDENTITY THIEVES USE THIS INFORMATION?

Every bit of information that identity thieves find in your

car is another puzzle piece to your identity. The more pieces they collect, the easier it is for them to convince a bank or credit card company that they are you, leaving them free to make purchases or open lines of credit in your name.

WHAT SHOULD YOU DO TO PROTECT YOURSELF FROM JUNKYARD IDENTITY THEFT?

- Make sure that you scour your car for all personal information before you surrender it to a junkyard or salvage lot.
- Not all cars that end up in junkyards were surrendered by their owners. Some were stolen or involved in crashes. Because accidents can happen at anytime, keep your car free of the sensitive documents that can pile up inside.

WHAT SHOULD YOU DO IF YOUR IDENTITY HAS BEEN STOLEN?

New Jerseyans who believe they have been exposed to identity theft can take the following steps for self-protection.

- File a complaint with the Federal Trade Commission at www.ftc.gov/complaint or 877-438-4338. Your completed complaint is called an "FTC Affidavit." You will want to bring a copy of the FTC Affidavit to your local police department; see below.
- File a report with your local police department, and bring the police a copy of your FTC Affidavit. Once your police report has been filed, request a copy so it will be available to send to credit reporting agencies and creditors.
- A copy of your credit report can be obtained from the following credit reporting agencies- Equifax, Experian and TransUnion.

800-242-5846 › New Jersey Division of Consumer Affairs
www.NJConsumerAffairs.gov

